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Access and Affordability: Rural Nebraskans' View of Health Care

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CENTER FOR APPLIED RURAL INNOVATION

A Research Report*

Access and Affordability: Rural Nebraskans' View of Health Care

2004 Nebraska Rural Poll Results

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Center Research Report 04-3, June 2004.

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All of the Center's research reports detailing Nebraska Rural Poll results are located on the Center's World Wide Web page at <http://cari.unl.edu/ruralpoll.htm>.

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Executive Summary

The availability, cost and quality of health care services are important issues to rural Nebraskans. How available are these services and how satisfied are they with them? Do they have health insurance? Have they experienced any medical hardships during the past year?

This report details 2,915 responses to the 2004 Nebraska Rural Poll, the ninth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about health care services. For all questions, comparisons are made among different respondent subgroups, i.e., comparisons by age, occupation, region, etc. Based on these analyses, some key findings emerged:

- ***The health care services most accessible to rural Nebraskans are a pharmacy, doctor/health clinic and dentist.*** Seventy-six percent report having to drive less than 15 miles to reach a pharmacy, 68 percent drive less than 15 miles for a doctor/health clinic and 66 percent drive that distance to reach a dentist. Twenty-four percent report driving more than 60 miles for specialized health care.
- ***Persons living in the North Central region are more likely than persons living in other regions of the state to have to drive more than 60 miles to access each health care service listed.*** Forty-nine percent of the residents of this region have to drive more than 60 miles for specialized health care. However, only 21 percent of the South Central residents have to drive that distance for this care.
- ***Rural Nebraskans are most satisfied with the following aspects of medical and mental health care services: the condition of medical facilities, care provided by their medical doctor and the variety of medical services available to them.***
- ***Rural Nebraskans are most dissatisfied with the cost of health insurance, the cost of medical services and the coverage of health insurance.***
- ***Younger persons are more likely than older persons to be dissatisfied with the cost of medical services.*** At least 70 percent of the persons under the age of 65 report being dissatisfied with the cost of medical services. However, only 56 percent of the persons age 65 and older are dissatisfied with the cost.
- ***Seven percent of rural Nebraskans do not have health insurance.*** Over one-half (54%) have health insurance through job benefits. Thirty percent have insurance through a government program such as Medicare or Medicaid and 21 percent purchased their health insurance on their own. Sixty percent of the persons with health insurance coverage through a government program also purchased supplemental insurance on their own.
- ***Persons living in or near larger communities are more likely than persons living in or***

near smaller communities to have health insurance through job benefits. Sixty-two percent of the persons living in or near communities with populations of 10,000 or more have health insurance through job benefits. However, only 44 percent of the persons living in or near communities with less than 500 people have this benefit.

- ***Younger persons are less likely than older persons to have health insurance.*** Eighteen percent of the persons age 19 to 29 report not having health insurance, compared to only two percent of the persons age 65 and older
- ***Males are more likely than females to have health insurance through job benefits.*** Fifty-eight percent of males have health insurance through job benefits, compared to only 46 percent of females.
- ***Over one-quarter of rural Nebraskans have experienced the following during the past year: had great difficulty paying the cost of necessary medical care (28%), not seen a doctor when needed because of the cost (28%) and had great difficulty paying for prescription drugs (28%).*** Nineteen percent have reduced the recommended dosage of prescription drugs to save money and 16 percent quit taking prescription drugs because of the cost.
- ***Younger persons are more likely than older persons to have not seen a doctor when needed because of the cost.*** Forty-four percent of the persons age 19 to 29 did not see a doctor when needed because of the cost. Only 10 percent of the persons age 65 and older shared this experience.
- ***Older persons are more likely than younger persons to have had great difficulty paying for prescription drugs during the past year.*** Thirty-three percent of the persons age 65 and older had difficulty paying for their prescriptions, compared to 24 percent of the persons age 30 to 39.

Introduction

The availability, cost and quality of health care services are important issues to rural Nebraskans. The term health care encompasses many items including physician care, health insurance, prescription drugs and mental health care services. How available are these services to rural Nebraskans? How satisfied are they with each of these items? Do they have health insurance? Have they experienced any medical hardships during the last year? Do their responses differ by the size of their community, their household income or their age? This paper provides a detailed analysis of these questions.

The 2004 Nebraska Rural Poll is the ninth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about health care.

Methodology and Respondent Profile

This study is based on 2,915 responses from Nebraskans living in the 84 non-metropolitan counties in the state. A self-administered questionnaire was mailed in February and March to approximately 6,300 randomly selected households.

Metropolitan counties not included in the sample were Cass, Dakota, Dixon, Douglas, Lancaster, Sarpy, Saunders, Seward and Washington. The 14-page questionnaire included questions pertaining to well-being, community, work, water issues, and health care. This paper reports only results from the health care portion of the survey.

A 47% response rate was achieved using the total design method (Dillman, 1978). The sequence of steps used follow:

1. A pre-notification letter was sent requesting participation in the study.
2. The questionnaire was mailed with an informal letter signed by the project director approximately seven days later.
3. A reminder postcard was sent to the entire sample approximately seven days after the questionnaire had been sent.
4. Those who had not yet responded within approximately 14 days of the original mailing were sent a replacement questionnaire.

The average respondent is 55 years of age. Sixty-nine percent are married (Appendix Table 1¹) and seventy-one percent live within the city limits of a town or village. On average, respondents have lived in Nebraska 47 years and have lived in their current community 31 years. Fifty-two percent are living in or near towns or villages with populations less than 5,000.

Fifty-six percent of the respondents reported their approximate household income from all sources, before taxes, for 2003 was below \$40,000. Thirty-one percent reported incomes over \$50,000. Ninety-three percent have attained at least a high school diploma.

Seventy percent were employed in 2003 on a full-time, part-time, or seasonal basis. Twenty-five percent are retired. Thirty-two percent of those employed reported working in a professional, technical or administrative occupation. Thirteen percent indicated they were farmers or ranchers. The employed

¹ Appendix Table 1 also includes demographic data from previous rural polls, as well as similar data based on the entire non-metropolitan population of Nebraska (using 2000 U.S. Census data).

respondents who do not work in their home or their nearest community reported having to drive an average of 32 miles, one way, to their primary job.

Health Care

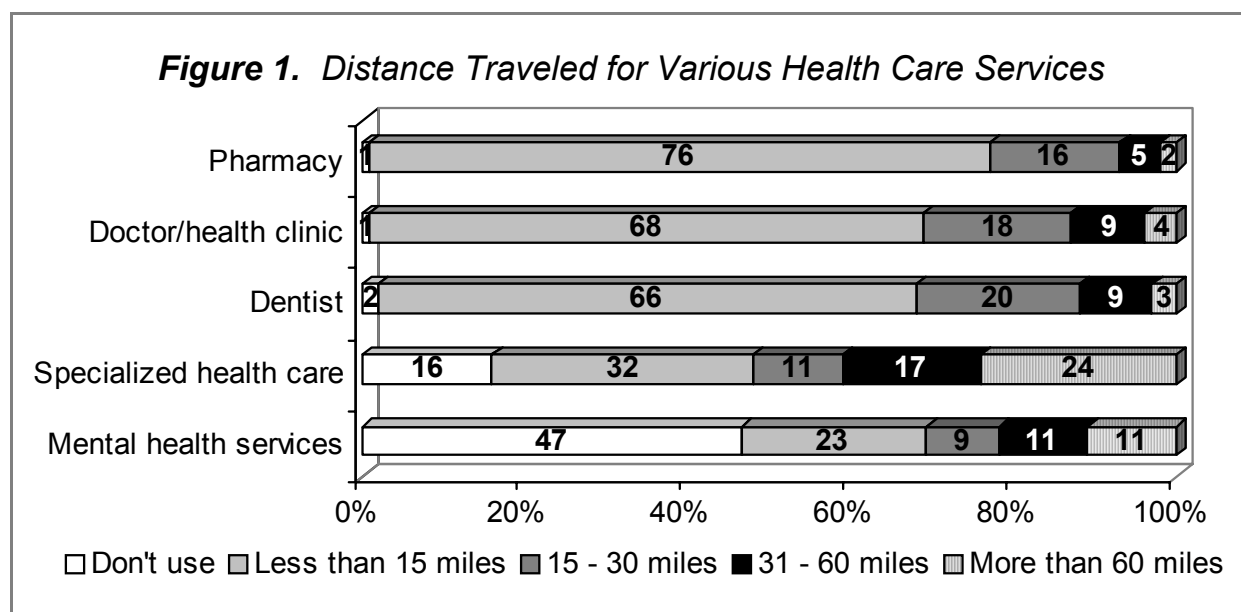
Respondents were first asked how available various health care services are to them. Specifically, they were asked how many miles, one-way, they typically travel for the services. The answer categories include: don't use, less than 15 miles, 15 - 30 miles, 31 - 60 miles, and more than 60 miles. A pharmacy, doctor/health clinic and dentist are the services located closest to the respondent. Seventy-six percent say they have to drive less than 15 miles to reach a pharmacy, 68 percent drive less than 15 miles for a doctor/health clinic and 66 percent drive that distance to reach a dentist (Figure 1). Twenty-four percent report driving more than 60 miles for specialized health care.

The distances rural Nebraskans travel for

these services are analyzed by region, community size and various individual attributes (Appendix Table 2). Many differences emerge.

Persons living in or near the largest communities are more likely than the persons living in or near the smallest communities to have all of these health care services within 15 miles. As an example, 81 percent of the persons living in or near communities with populations of 10,000 or more report having mental health services within 15 miles. However, only nine percent of the persons living in or near communities with less than 500 people have these services within a 15 mile drive. Thirty-three percent of the persons living in or near these smallest communities say they have to drive more than 60 miles to access mental health services.

Persons living in the North Central region (see Appendix Figure 1 for the counties included in each region) are the regional group *least* likely to have a doctor/health



clinic, dentist and pharmacy within 15 miles of their home. Only 57 percent of the persons living in this region have a dentist within 15 miles, compared to 73 percent of the South Central residents. But, the persons living in the Southeast region of the state are the group *least* likely to be located close to specialized health care and mental health services. Only 22 percent of the Southeast residents say they are within 15 miles of specialized health care, compared to 49 percent of the South Central residents.

The North Central region is the group most likely to report having to drive more than 60 miles to access each of these services. Forty-nine percent of the residents of this region have to drive more than 60 miles for specialized health care. However, only 21 percent of the South Central residents have to drive that distance to reach specialized care.

Persons with higher household incomes are more likely than persons with lower incomes to be within 15 miles of the following services: doctor/health clinic, dentist and pharmacy. When comparing responses by age groups, persons age 65 and older are the *least* likely to say they are located within 15 miles of a doctor/health clinic and pharmacy. Only one statistically significant difference occurs by gender. Females are slightly more likely than males to report being within 15 miles of a pharmacy.

Persons with higher education levels are more likely than persons with less education to be living within 15 miles of the following: a doctor/health clinic, dentist and pharmacy. The widowed respondents are the marital group most likely to say they

are located within 15 miles of specialized health care. And, when comparing responses by occupation, the farmers and ranchers are the group *least* likely to report living within 15 miles of any of these services. As an example, 77 percent of the persons with sales occupations live within 15 miles of a doctor/health clinic. Yet, only 44 percent of the farmers and ranchers live in this close proximity to a doctor or health clinic.

Next, respondents were asked how satisfied they are with various aspects of medical and mental health care services. At least three-fourths of rural Nebraskans are satisfied or very satisfied with the following: the condition of medical facilities (83%), care provided by their medical doctor (83%), and variety of medical services available to them (76%) (Table 1). They are most dissatisfied with the cost of health insurance (78%), cost of medical services (68%) and coverage of health insurance (55%).

The responses to this question are analyzed by the size of the respondent's community, the region in which they live and various individual attributes (Appendix Table 3). Persons living in or near mid-size communities (with populations ranging from 500 to 9,999) are more likely than persons living in or near the smallest and largest communities to be dissatisfied with the variety of mental health services available and the condition of medical facilities. Persons living in or near communities with populations ranging from 5,000 to 9,999 are more likely than persons living in or near communities of different sizes to report being dissatisfied with the care provided by their medical doctor and the level of technology available at their medical office.

Table 1. Satisfaction with Various Aspects of Medical and Mental Health Services

	<i>Not Applicable</i>	<i>Very Dissatisfied</i>	<i>Dissatisfied</i>	<i>No Opinion</i>	<i>Satisfied</i>	<i>Very Satisfied</i>
Care provided by medical doctor	1%	3%	6%	7%	42%	41%
Condition of medical facilities	1	2	4	10	44	39
Variety of medical services available to you	1	4	9	11	43	33
Level of technology available at medical office	2	3	7	16	47	26
Variety of mental health services available to you	36	5	7	28	14	10
Cost of mental health services	46	12	7	27	4	3
Distance from medical services	2	5	8	15	33	37
Distance from mental health services	44	5	5	25	11	11
Care provided by your mental health practitioner	47	3	4	30	9	7
Cost of medical services	1	37	31	12	15	5
Cost of health insurance	2	55	23	6	9	4
Coverage of health insurance	2	31	24	9	23	11

The persons living in or near the smallest communities in the state are the group most likely to be dissatisfied with the distance from both medical and mental health services. Twenty-three percent of the

persons living in or near communities with less than 500 people report being dissatisfied with their distance from medical services, compared to only six percent of the persons living in or near communities with

populations of 10,000 or more.

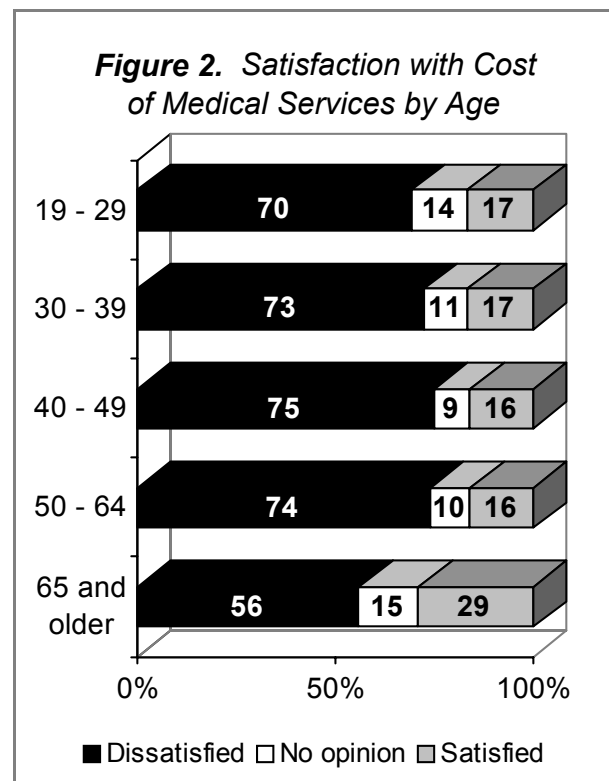
Residents of the Panhandle are more likely than persons living in other regions of the state to be dissatisfied with the variety of medical services available, the care provided by their medical doctor, the level of technology available at their medical office, the condition of their medical facilities and the coverage of health insurance. As an example, 19 percent of the Panhandle residents are dissatisfied with the level of technology available at the medical office, compared to only seven percent of the Northeast residents.

Residents of the North Central region are the group most likely to report dissatisfaction with the variety of mental health services available, distance from medical services, distance from mental health services and coverage of health insurance. Twenty percent of the North Central residents report dissatisfaction with their distance from medical services, compared to 10 percent of the residents in both the Northeast and Southeast regions. Residents of the South Central region are the group most likely to report satisfaction with many of the aspects of medical and mental health services.

Persons with lower household incomes are more likely than persons with higher incomes to be dissatisfied with the variety of medical services available, the cost of mental health services, distance from medical services and distance from mental health services. However, persons with household incomes ranging from \$40,000 to \$59,999 are the group most likely to be dissatisfied with the cost of medical services, the cost of health insurance and the coverage of health insurance.

When comparing responses by age, the younger persons are more likely than the older persons to express dissatisfaction with the following: the variety of medical services available, variety of mental health services available, care provided by their medical doctor, cost of medical services, cost of mental health services, the level of technology available at their medical office and the condition of medical facilities. As an example, at least 70 percent of the persons under the age of 65 report being dissatisfied with the cost of medical services (Figure 2). However, only 56 percent of the persons age 65 and older are dissatisfied with the cost of medical services.

The persons between the ages of 30 and 64 are the group most likely to be dissatisfied with distance from mental health services, cost of health insurance and coverage of health insurance. At least 83 percent of the



persons in this age range are dissatisfied with the cost of health insurance. Yet, only 68 percent of the persons age 65 and older share this opinion.

When examining differences by gender, females are more likely to be dissatisfied with the type of care available while males are more concerned about the cost. Females are more likely than males to express dissatisfaction with the variety of medical services available, the variety of mental health services available and the care provided by their medical doctor. Males are more likely than females to be dissatisfied with the cost of medical services and the cost of health insurance.

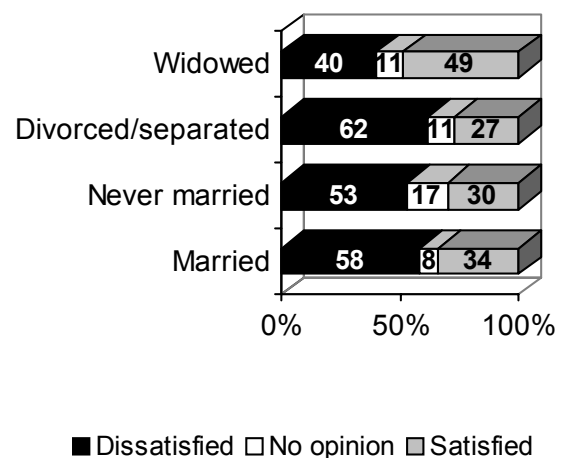
Persons with higher education levels are more likely than persons with less education to report dissatisfaction with the cost of medical services, the cost of health insurance and the coverage of health insurance. Persons with the highest education levels, though, are the group most likely to be satisfied with the variety of medical services available, the variety of mental health services available, distance from medical services, the level of technology available at their medical office and the condition of medical facilities. The persons without a high school diploma are more likely than the persons with higher education levels to report having no opinion on these items.

The persons who have never married are the marital group most likely to be dissatisfied with the variety of medical services available, the care provided by their medical doctor, the care provided by their mental health practitioner and the level of technology available at the medical office.

The persons who are divorced/separated are the group most likely to express dissatisfaction with the variety of mental health services available, the care provided by their mental health practitioner, the cost of medical services, the cost of mental health services and the coverage of health insurance. Sixty-two percent of the divorced/separated respondents are dissatisfied with the coverage of health insurance, compared to only 40 percent of the widowed respondents (Figure 3). The married persons are the group most likely to be dissatisfied with the cost of medical services and the cost of health insurance.

When comparing responses by occupation, the manual laborers are the group most likely to express dissatisfaction with the cost of both medical and mental health services. Farmers and ranchers are the group most likely to be dissatisfied with the distance from medical services and the cost of health insurance. Persons with service occupations are most likely to report being dissatisfied

Figure 3. Satisfaction with Coverage of Health Insurance by Marital Status



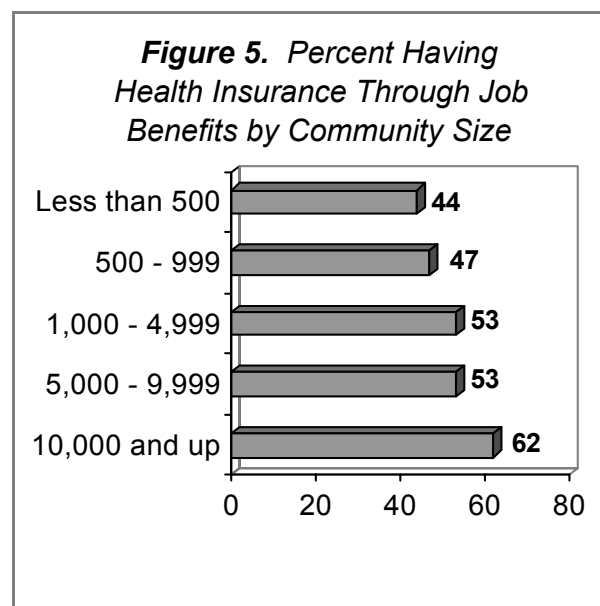
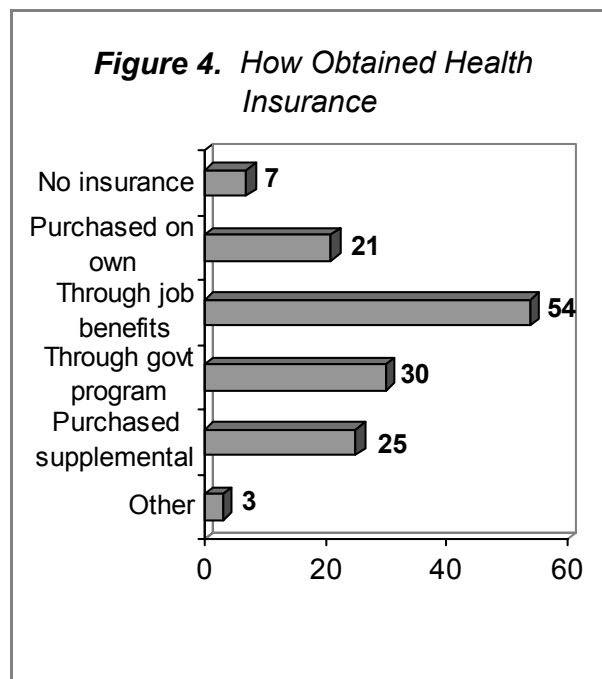
with distance from mental health services and the coverage of health insurance.

Respondents were then asked if they currently have health insurance. If they did, they were also asked to indicate how they obtained this insurance. Seven percent of rural Nebraskans do not have health insurance while 54 percent have insurance through job benefits (Figure 4). Thirty percent have insurance through a government program such as Medicaid or Medicare and 25 percent purchased supplemental insurance on their own. Sixty percent of the persons who have health insurance through a government program also purchased supplemental insurance on their own.

The responses are analyzed by community size, region and various individual attributes (Appendix Table 4). Persons living in or near the smallest communities are more likely than persons living in or near larger

communities to have purchased their health insurance on their own. Twenty-six percent of the persons living in or near communities with less than 500 people purchased their health insurance on their own, compared to 17 percent of the persons living in or near communities with populations of 10,000 or more. Persons living in or near the smallest communities are also the most likely to have purchased supplemental insurance on their own. The persons living in or near the largest communities are more likely than the persons living in or near smaller communities to have insurance through job benefits. Sixty-two percent of the persons living in or near communities with populations of 10,000 or more have health insurance through job benefits (Figure 5). However, only 44 percent of persons living in or near communities with less than 500 people have this benefit.

Persons living in the South Central and Southeast regions are more likely than the persons living in other regions of the state to have health insurance through job benefits.



Fifty-six percent of the persons living in these two regions have health insurance through job benefits, compared to 48 percent of the persons in the North Central region.

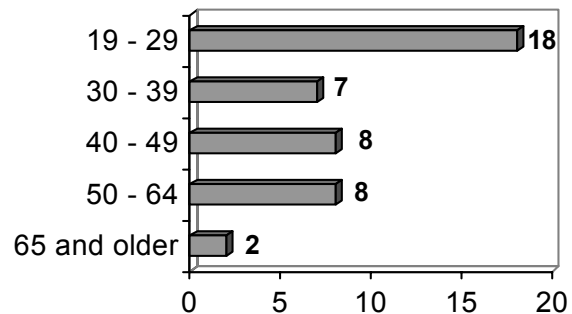
Persons with lower household incomes are more likely than the persons with higher incomes to not have insurance, to have purchased insurance on their own, to have insurance through a government program and to have purchased supplemental insurance on their own. Fifteen percent of the persons with household incomes under \$20,000 do not have health insurance, compared to only one percent of the persons with household incomes of \$60,000 or more. Fifty-four percent of the persons in the lowest income group have insurance through a government program compared to only seven percent of the persons in the highest income category. Persons with the highest incomes are the group most likely to have insurance through job benefits.

The youngest respondents are the age group most likely to not have health insurance. Eighteen percent of the persons age 19 to 29 report not having health insurance, compared to only two percent of the persons age 65 and older (Figure 6).

The oldest respondents are more likely than the younger respondents to have purchased their health insurance on their own, to have insurance through a government program and to have purchased supplemental insurance on their own. The persons between the ages of 30 and 64 are the group most likely to have health insurance through job benefits.

Males are more likely than females to have health insurance through job benefits. Fifty-

Figure 6. Percent Not Having Health Insurance by Age



eight percent of males have health insurance through job benefits, compared to only 46 percent of females. Females are more likely than males to have insurance through a government program and to have purchased supplemental insurance on their own.

The widowed respondents are more likely than the other marital groups to have purchased their health insurance on their own, to have insurance through a government program and to have purchased supplemental insurance on their own. The persons who are never married and divorced/separated are the groups most likely to not have health insurance. Married respondents are the group most likely to have health insurance through job benefits.

The persons with lower education levels are more likely than the persons with more education to not have health insurance, to have purchased their insurance on their own, to have insurance through a government program and to have purchased supplemental insurance on their own. Persons with the highest education levels are

the education group most likely to have health insurance through job benefits.

When comparing responses by occupation, farmers and ranchers are the group most likely to have purchased health insurance on their own, to have insurance through a government program and to have purchased supplemental insurance on their own.

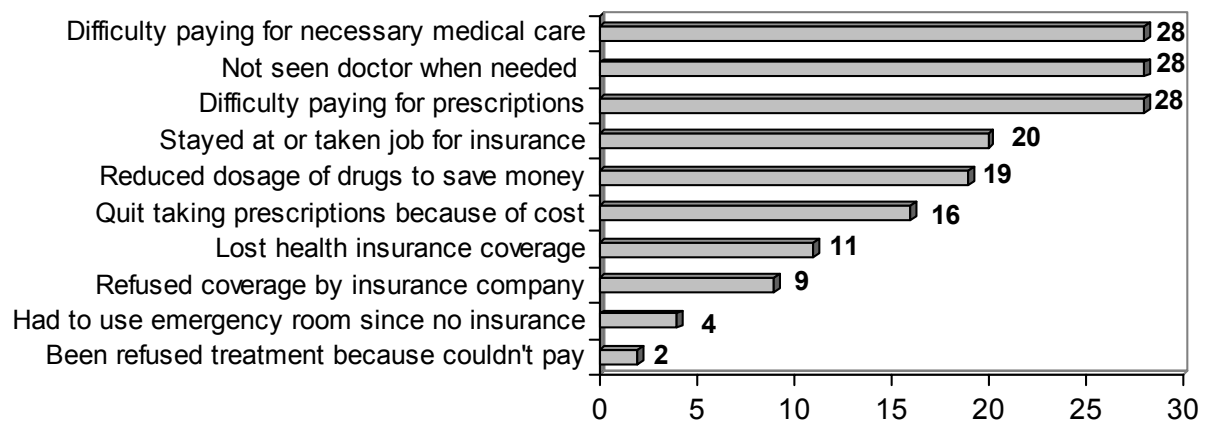
Persons with service occupations are the group most likely to not have health insurance. Fourteen percent of the persons in this category do not have health insurance, compared to three percent of the persons with professional or administrative support positions. The persons with professional occupations are the group most likely to have insurance through job benefits.

Finally, the respondents were asked if they or their family had experienced any medical

hardships during the past year. Over one-quarter of rural Nebraskans have experienced the following during the past year: had great difficulty paying the cost of necessary medical care (28%), not seen a doctor when needed because of the cost (28%), and had great difficulty paying for prescription drugs (28%) (Figure 7).

These experiences are analyzed by community size, region and various individual attributes (Appendix Table 5). Persons living in the North Central region are more likely than persons living in other regions of the state to have experienced great difficulty paying the cost of necessary medical care and to have had great difficulty paying for prescription drugs during the past year. Thirty-five percent of the North Central residents had great difficulty paying for prescription drugs during the past year, compared to 25 percent of the Northeast

Figure 7. Percent Experiencing Medical Hardships During Past Year

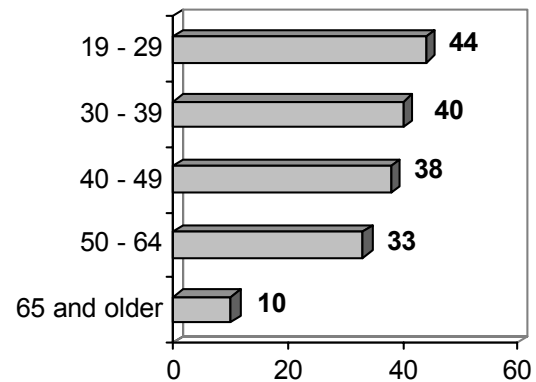


residents. The Panhandle residents are the regional group most likely to have used emergency room care because of lack of insurance. Both the Panhandle and North Central residents are the groups most likely to have quit taking prescription drugs because of the cost. Twenty percent of the residents in both of these regions had taken this measure during the past year, compared to 13 percent of the Northeast residents.

Respondents with lower incomes are more likely than persons with higher incomes to have experienced most of the items listed. As an example, approximately 34 percent of the persons with household incomes below \$40,000 did not see a doctor when needed because of the cost. However, only 17 percent of the persons with household incomes of \$60,000 or more had this experience. The only item where this pattern differs is if they have stayed at or taken a job just to keep or get health insurance. Persons with household incomes in the mid-range (between \$20,000 and \$59,999) are the group most likely to have done this.

Younger respondents are more likely than older respondents to have experienced the following: had great difficulty paying the cost of necessary medical care, lost health insurance coverage, stayed at or taken job just to keep or get health insurance, had to use emergency room care because of lack of insurance, quit taking prescription drugs because of the cost, and not seen a doctor when needed because of the cost. For example, 44 percent of the persons age 19 to 29 did not see a doctor when needed because of the cost. However, only 10 percent of the persons age 65 and older shared this experience (Figure 8).

Figure 8. Percent Not Seeing a Doctor When Needed Because of Cost by Age



The older respondents are more likely than the younger respondents, though, to have had great difficulty paying for prescription drugs during the past year. Thirty-three percent of the persons age 65 and older had difficulty paying for their prescriptions, compared to 24 percent of the persons age 30 to 39. Persons between the ages of 30 and 64 are the group most likely to have been refused coverage by an insurance company. Persons age 40 to 64 are the group most likely to have reduced the recommended dosage of prescriptions to save money.

Females are more likely than males to have had great difficulty paying the cost of necessary medical care, had great difficulty paying for prescription drugs, quit taking prescription drugs because of the cost, reduced the recommended dosage of prescriptions to save money, and not seen a doctor when needed because of the cost. Twenty-five percent of females have reduced the recommended dosage of

prescriptions to save money, compared to 16 percent of males.

Persons with lower education levels are more likely than persons with more education to have experienced each of the items listed with the exception of two. Persons with some college are the group most likely to have stayed at or taken a job just to keep or get health insurance. Persons without a high school diploma are more likely than persons with higher education levels to not know if they have been refused medical treatment because of lack of ability to pay.

When comparing responses by marital status, the divorced/separated respondents are the group most likely to have experienced each of the items listed. Forty-five percent of the respondents who are divorced or separated have not seen a doctor when needed because of the cost, compared to only 14 percent of the widowed respondents.

The manual laborers are the occupation group most likely to have experienced the following during the past year: had great difficulty paying the cost of necessary medical care, lost health insurance coverage, stayed at or taken a job just to keep or get health insurance, quit taking prescription drugs because of the cost, and not seen a doctor when needed because of the cost. Thirty-seven percent of the manual laborers stayed at or took a job just to keep or get health insurance. Only 15 percent of the farmers and ranchers had taken such action. Persons with sales and administrative support positions are the groups most likely to have had great difficulty paying for prescription drugs. And, the persons with

administrative support positions are the group most likely to have reduced the recommended dosage of prescriptions to save money.

Conclusion

Health care is an important issue for rural Nebraskans. Most live in close proximity to a pharmacy, doctor/health clinic and dentist. However, many travel considerable distances to receive mental health care services or specialized medical care.²

They are most satisfied with the condition of medical facilities, care provided by their medical doctor and the variety of medical services available to them. They are most dissatisfied with the cost of health insurance, the cost of medical services and the coverage of health insurance.

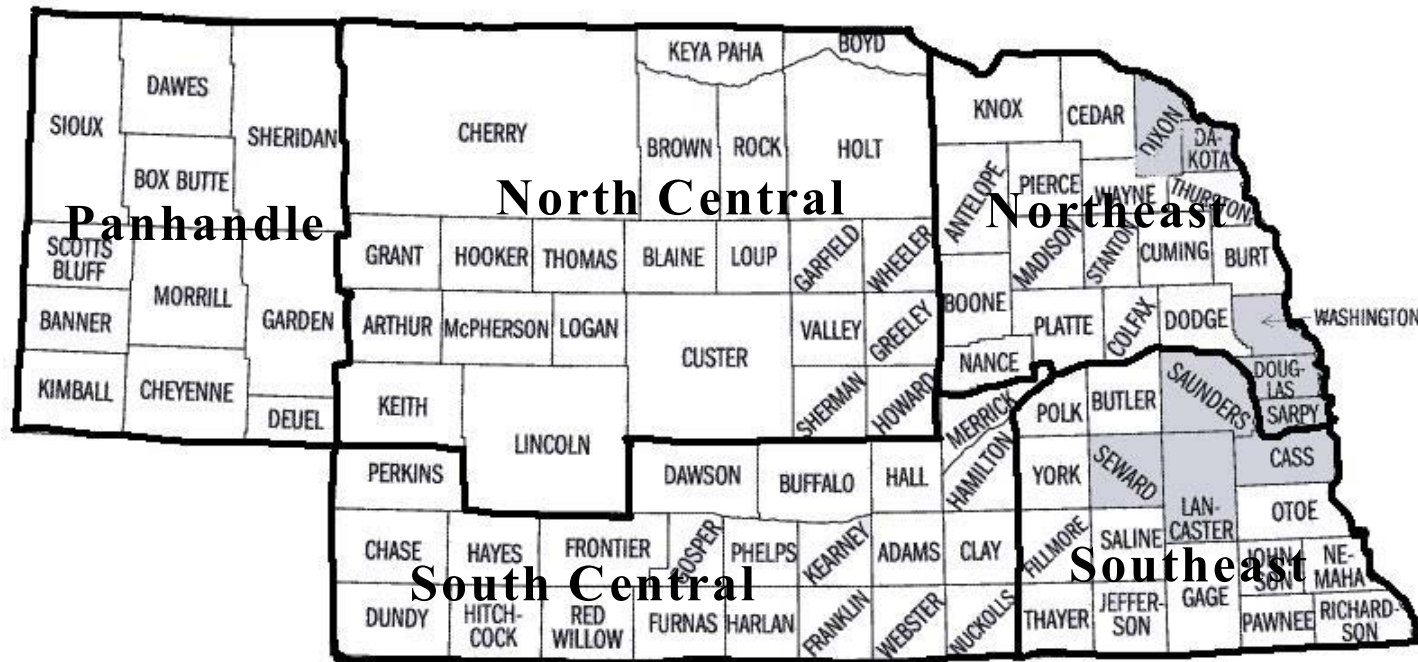
Seven percent of rural Nebraskans do not have health insurance, but over one-half receive health insurance through job benefits. Younger persons, those with lower household incomes, persons who have never married or are divorced/separated and persons with service occupations are the groups most likely to not have health insurance.

The cost of medical services has caused many rural Nebraskans to experience medical hardships during the past year. Over one-quarter of rural Nebraskans had

² A couple of these questions are similar to those asked in the 2003 Delta Rural Poll. While the access to specialized health care was similar between the two states, the Mississippi Delta residents tend to live somewhat closer to routine health care. Delta State's results can be viewed at <http://www.deltastate.edu/ccd/ruralpoll.htm>

great difficulty paying the cost of necessary medical care, not seen a doctor when needed because of the cost and had great difficulty paying for prescription drugs.

Appendix Figure 1. Regions of Nebraska



 Metropolitan counties (not surveyed)

Appendix Table 1. Demographic Profile of Rural Poll Respondents Compared to 2000 Census

	2004 Poll	2003 Poll	2002 Poll	2001 Poll	2000 Poll	2000 Census
Age : ¹						
20 - 39	18%	18%	16%	17%	20%	33%
40 - 64	49%	51%	51%	49%	54%	42%
65 and over	32%	32%	32%	33%	26%	24%
Gender: ²						
Female	32%	51%	36%	37%	57%	51%
Male	68%	49%	64%	63%	43%	49%
Education: ³						
Less than 9 th grade	3%	2%	3%	4%	2%	7%
9 th to 12 th grade (no diploma)	5%	5%	4%	5%	4%	10%
High school diploma (or equivalent)	34%	34%	32%	35%	34%	35%
Some college, no degree	24%	23%	25%	26%	28%	25%
Associate degree	12%	11%	10%	8%	9%	7%
Bachelors degree	15%	16%	16%	13%	15%	11%
Graduate or professional degree	8%	9%	10%	8%	9%	4%
Household income: ⁴						
Less than \$10,000	9%	8%	8%	9%	3%	10%
\$10,000 - \$19,999	15%	14%	15%	16%	10%	16%
\$20,000 - \$29,999	16%	16%	17%	20%	15%	17%
\$30,000 - \$39,999	16%	16%	17%	16%	19%	15%
\$40,000 - \$49,999	13%	13%	14%	14%	17%	12%
\$50,000 - \$59,999	11%	11%	11%	9%	15%	10%
\$60,000 - \$74,999	10%	11%	9%	8%	11%	9%
\$75,000 or more	11%	11%	10%	8%	11%	11%
Marital Status: ⁵						
Married	69%	73%	73%	70%	95%	61%
Never married	9%	7%	6%	7%	0.2%	22%
Divorced/separated	10%	9%	9%	10%	2%	9%
Widowed/widower	12%	11%	12%	14%	4%	8%

¹ 2000 Census universe is non-metro population 20 years of age and over.

² 2000 Census universe is total non-metro population.

³ 2000 Census universe is non-metro population 18 years of age and over.

⁴ 2000 Census universe is all non-metro households.

⁵ 2000 Census universe is non-metro population 15 years of age and over.

Appendix Table 2. Distance Traveled for Health Care Services by Community Size, Region and Individual Attributes.

	Doctor/Health Clinic					Dentist				
	Less than 15 miles	15 - 30 miles	31 - 60 miles	More than 60 miles	Significance	Less than 15 miles	15 - 30 miles	31 - 60 miles	More than 60 miles	Significance
	Percentages									
Community Size	(n = 2783)					(n = 2714)				
Less than 500	29	44	21	6	P ² = 695.25 (.000)	27	45	23	6	P ² = 684.45 (.000)
500 - 999	48	36	12	4		44	41	12	4	
1,000 - 4,999	70	18	8	4		65	22	9	4	
5,000 - 9,999	80	7	8	5		83	9	6	3	
10,000 and up	90	3	4	3		89	6	4	2	
Region	(n = 2827)					(n = 2753)				
Panhandle	70	13	10	8	P ² = 62.24 (.000)	67	16	13	5	P ² = 123.73 (.000)
North Central	63	18	12	8		57	18	16	9	
South Central	72	16	9	3		73	18	7	2	
Northeast	72	19	7	3		71	21	6	2	
Southeast	64	23	10	3		60	28	9	3	
Individual Attributes:										
Income Level	(n = 2612)					(n = 2544)				
Under \$20,000	65	20	9	6	P ² = 33.61 (.000)	63	21	12	5	P ² = 23.97 (.004)
\$20,000 - \$39,999	67	18	12	4		67	21	9	4	
\$40,000 - \$59,999	73	15	8	4		68	20	9	3	
\$60,000 and over	76	15	6	3		75	17	7	2	
Age	(n = 2843)					(n = 2769)				
19 - 29	68	16	15	2	P ² = 32.23 (.001)	66	18	12	4	P ² = 16.32 (.177)
30 - 39	72	19	7	2		66	25	5	4	
40 - 49	73	17	7	3		68	20	9	3	
50 - 64	69	17	9	5		68	19	9	4	
65 and older	65	19	10	6		67	20	10	3	
Gender	(n = 2808)					(n = 2736)				
Male	69	18	9	4	P ² = 1.27 (.736)	67	20	9	3	P ² = 0.23 (.972)
Female	70	17	8	4		68	20	9	4	
Education	(n = 2803)					(n = 2731)				
No H.S. diploma	60	19	13	8	P ² = 28.65 (.001)	62	21	14	3	P ² = 24.43 (.004)
High school diploma	68	20	8	4		67	21	9	3	
Some college	69	17	10	4		65	22	9	4	
Bachelors or grad degree	74	15	8	3		74	16	8	2	
Marital Status	(n = 2812)					(n = 2738)				
Married	68	18	10	4	P ² = 8.06 (.528)	67	21	9	3	P ² = 10.03 (.348)
Never married	71	16	10	3		65	21	8	6	
Divorced/separated	74	16	6	4		70	16	11	3	
Widowed	71	18	8	4		69	20	9	3	
Occupation	(n = 1896)					(n = 1868)				
Sales	77	14	7	2	P ² = 101.04 (.000)	74	17	8	2	P ² = 85.84 (.000)
Manual laborer	70	19	7	4		70	17	8	5	
Prof./technical/admin	76	15	7	3		74	17	7	2	
Service	69	18	10	4		63	21	11	5	
Farming/ranching	44	33	18	5		45	33	17	5	
Skilled laborer	75	15	6	4		70	19	8	3	
Admin. support	71	13	14	3		73	21	5	2	

Note: Persons saying they don't use these services were omitted from this analysis.

Appendix Table 2 Continued.

	<i>Specialized Health Care</i>					<i>Mental Health Services</i>				
	<i>Less than 15 miles</i>	<i>15 - 30 miles</i>	<i>31 - 60 miles</i>	<i>More than 60 miles</i>	<i>Significance</i>	<i>Less than 15 miles</i>	<i>15 - 30 miles</i>	<i>31 - 60 miles</i>	<i>More than 60 miles</i>	<i>Significance</i>
<i>Percentages</i>										
Community Size	(n = 2353)					(n = 1443)				
Less than 500	9	26	27	38		9	29	29	33	
500 - 999	12	26	29	33		12	29	30	29	
1,000 - 4,999	28	15	22	35		28	19	27	27	
5,000 - 9,999	37	7	25	31	P ² = 620.32	47	11	21	21	P ² = 518.51
10,000 and up	69	3	9	18	(.000)	81	5	8	6	(.000)
Region	(n = 2379)					(n = 1464)				
Panhandle	36	6	16	42		47	10	17	26	
North Central	31	8	12	49		37	8	13	43	
South Central	49	15	16	21		52	17	17	15	
Northeast	42	15	21	22	P ² = 239.37	41	20	25	14	P ² = 140.89
Southeast	22	16	34	28	(.000)	34	23	29	15	(.000)
Individual Attributes:										
<i>Income Level</i>	(n = 2207)					(n = 1376)				
Under \$20,000	37	14	18	31		44	18	17	21	
\$20,000 - \$39,999	36	13	23	29		40	16	22	22	
\$40,000 - \$59,999	39	13	20	28	P ² = 12.38	43	16	20	21	P ² = 12.32
\$60,000 and over	44	12	18	27	(.193)	50	14	21	16	(.196)
<i>Age</i>	(n = 2391)					(n = 1470)				
19 - 29	35	13	25	26		54	15	22	9	
30 - 39	42	16	16	26		49	17	21	13	
40 - 49	39	14	19	28		42	16	22	21	
50 - 64	37	11	20	32	P ² = 13.54	42	15	20	23	P ² = 18.58
65 and older	39	14	20	28	(.331)	42	18	18	22	(.099)
<i>Gender</i>	(n = 2366)					(n = 1456)				
Male	38	12	20	29	P ² = 3.22	42	15	21	22	P ² = 6.51
Female	38	15	19	28	(.359)	46	18	18	17	(.089)
<i>Education</i>	(n = 2361)					(n = 1451)				
No H.S. diploma	39	10	22	30		41	14	20	26	
High school diploma	36	16	20	28		40	17	22	21	
Some college	38	12	20	30	P ² = 11.67	44	17	20	20	P ² = 8.60
Bachelors or grad degree	42	13	17	28	(.233)	49	15	18	19	(.475)
<i>Marital Status</i>	(n = 2368)					(n = 1456)				
Married	37	13	20	30		42	16	21	22	
Never married	32	15	23	30		50	11	20	18	
Divorced/separated	43	10	17	29	P ² = 17.22	47	18	18	17	P ² = 16.52
Widowed	45	16	17	22	(.045)	46	24	14	16	(.057)
<i>Occupation</i>	(n = 1568)					(n = 1013)				
Sales	45	11	17	28		49	12	18	21	
Manual laborer	41	18	21	20		45	26	15	14	
Prof./technical/admin	43	11	19	27		48	15	21	16	
Service	39	12	20	30		38	16	25	22	
Farming/ranching	15	20	29	36		18	19	30	33	
Skilled laborer	41	11	22	26	P ² = 68.49	52	14	19	15	P ² = 66.10
Admin. support	37	16	22	26	(.000)	51	18	23	9	(.000)

Note: Persons saying they don't use these services were omitted from this analysis.

Appendix Table 2 Continued.

Pharmacy					
	Less than 15 miles	15 - 30 miles	31 - 60 miles	More than 60 miles	Significance
Percentages					
Community Size	(n = 2761)				
Less than 500	31	48	18	3	P ² = 1004.67 (.000)
500 - 999	47	39	9	5	
1,000 - 4,999	81	14	3	2	
5,000 - 9,999	95	4	1	0	
10,000 and up	97	2	1	0*	
Region	(n = 2804)				
Panhandle	79	14	6	1	P ² = 71.34 (.000)
North Central	67	19	9	5	
South Central	80	14	5	1	
Northeast	80	15	4	1	
Southeast	72	22	4	2	
Individual Attributes:					
Income Level	(n = 2589)				
Under \$20,000	72	19	6	3	P ² = 28.18 (.001)
\$20,000 - \$39,999	77	17	5	1	
\$40,000 - \$59,999	78	16	5	2	
\$60,000 and over	83	13	4	0*	
Age	(n = 2819)				
19 - 29	77	14	9	0	P ² = 29.46 (.003)
30 - 39	80	16	3	1	
40 - 49	78	17	4	1	
50 - 64	78	15	6	2	
65 and older	74	18	5	3	
Gender	(n = 2786)				
Male	76	17	5	2	P ² = 9.00 (.029)
Female	79	16	4	1	
Education	(n = 2780)				
No H.S. diploma	70	20	6	4	P ² = 23.70 (.005)
High school diploma	75	18	5	2	
Some college	77	17	5	1	
Bachelors or grad degree	82	13	4	1	
Marital Status	(n = 2790)				
Married	75	18	5	2	P ² = 16.30 (.061)
Never married	78	15	5	2	
Divorced/separated	85	11	4	0*	
Widowed	78	17	4	1	
Occupation	(n = 1883)				
Sales	82	15	3	1	P ² = 109.96 (.000)
Manual laborer	77	18	3	1	
Prof./technical/admin	83	14	3	1	
Service	78	15	5	2	
Farming/ranching	52	33	12	3	
Skilled laborer	81	15	5	0	
Admin. support	81	14	5	1	

Note: Persons saying they don't use these services were omitted from this analysis.

0* = Less than 1 percent.

Appendix Table 3. *Satisfaction with Medical and Mental Health Care Services by Community Size, Region and Individual Attributes*

	<i>Variety of medical services available to you</i>				<i>Variety of mental health services available to you</i>			
	<i>No Dissatisfied</i>	<i>opinion</i>	<i>Satisfied</i>	<i>Significance</i>	<i>No Dissatisfied</i>	<i>opinion</i>	<i>Satisfied</i>	<i>Significance</i>
<i>Percentages</i>								
<u>Community Size</u>	(n = 2735)				(n = 1755)			
Less than 500	13	13	74		16	45	38	
500 - 999	13	12	76		23	43	34	
1,000 - 4,999	12	12	76		20	46	34	
5,000 - 9,999	17	10	73	P ² = 8.20	22	48	30	P ² = 18.52
10,000 and up	12	10	78	(.414)	18	40	43	(.018)
<u>Region</u>	(n = 2776)				(n = 1788)			
Panhandle	20	11	69		20	48	32	
North Central	17	11	72		24	47	28	
South Central	11	11	79		19	40	41	
Northeast	9	13	78	P ² = 32.51	16	45	39	P ² = 20.30
Southeast	14	10	77	(.000)	18	42	40	(.009)
<u>Individual Attributes:</u>								
<i>Income Level</i>	(n = 2573)				(n = 1661)			
Under \$20,000	16	12	73		19	40	41	
\$20,000 - \$39,999	14	12	74		20	43	38	
\$40,000 - \$59,999	13	12	76	P ² = 16.42	22	43	35	P ² = 5.46
\$60,000 and over	10	8	82	(.012)	17	46	37	(.486)
<i>Age</i>	(n = 2792)				(n = 1793)			
19 - 29	18	14	68		25	41	35	
30 - 39	16	13	71		26	40	35	
40 - 49	16	10	75		24	41	35	
50 - 64	14	11	75	P ² = 38.87	21	43	36	P ² = 50.33
65 and older	8	10	82	(.000)	9	49	43	(.000)
<i>Gender</i>	(n = 2758)				(n = 1772)			
Male	11	12	77	P ² = 18.22	18	46	36	P ² = 13.81
Female	16	9	75	(.000)	22	37	41	(.001)
<i>Education</i>	(n = 2753)				(n = 1767)			
No H.S. diploma	14	18	68		21	44	35	
High school diploma	12	10	78		16	45	39	
Some college	15	12	73	P ² = 23.98	20	46	33	P ² = 13.23
Bachelors or grad degree	11	9	81	(.001)	20	38	42	(.040)
<i>Marital Status</i>	(n = 2762)				(n = 1772)			
Married	13	11	77		19	45	36	
Never married	17	14	69		23	42	36	
Divorced/separated	14	14	73	P ² = 13.28	27	33	40	P ² = 31.93
Widowed	9	10	80	(.039)	6	48	45	(.000)
<i>Occupation</i>	(n = 1878)				(n = 1219)			
Sales	14	13	73		23	48	29	
Manual laborer	16	12	72		22	43	35	
Prof./technical/admin	13	7	80		21	41	39	
Service	16	11	73		25	42	34	
Farming/ranching	11	13	75		17	48	34	
Skilled laborer	14	12	74	P ² = 16.32	20	42	38	P ² = 18.05
Admin. support	17	9	74	(.294)	24	25	51	(.205)

Appendix Table 3 Continued.

	<i>Care provided by your medical doctor</i>				<i>Care provided by your mental health practitioner</i>			
	<i>Dissatisfied</i>	<i>No opinion</i>	<i>Satisfied</i>	<i>Significance</i>	<i>Dissatisfied</i>	<i>No opinion</i>	<i>Satisfied</i>	<i>Significance</i>
<i>Percentages</i>								
<u>Community Size</u>	(n = 2749)				(n = 1425)			
Less than 500	8	6	86		10	60	30	
500 - 999	9	6	85		15	57	28	
1,000 - 4,999	7	7	86		13	57	30	
5,000 - 9,999	13	9	77	P ² = 17.53	15	61	25	P ² = 9.69
10,000 and up	9	7	84	(.025)	11	54	35	(.288)
<u>Region</u>	(n = 2793)				(n = 1451)			
Panhandle	16	10	75		15	57	28	
North Central	10	6	84		17	59	24	
South Central	7	7	86		12	55	34	
Northeast	7	8	85	P ² = 29.72	10	55	35	P ² = 15.17
Southeast	10	6	85	(.000)	12	60	29	(.056)
<u>Individual Attributes:</u>								
<i>Income Level</i>	(n = 2585)				(n = 1350)			
Under \$20,000	12	6	82		17	51	33	
\$20,000 - \$39,999	9	8	83		10	57	33	
\$40,000 - \$59,999	9	7	84	P ² = 10.69	13	61	26	P ² = 12.40
\$60,000 and over	7	7	86	(.098)	12	57	31	(.054)
<i>Age</i>	(n = 2809)				(n = 1456)			
19 - 29	14	8	79		11	57	33	
30 - 39	10	8	82		14	57	28	
40 - 49	11	9	81		15	53	32	
50 - 64	11	7	82	P ² = 43.20	14	55	30	P ² = 14.57
65 and older	4	6	90	(.000)	7	61	32	(.068)
<i>Gender</i>	(n = 2775)				(n = 1438)			
Male	8	8	84	P ² = 11.09	12	59	29	P ² = 10.92
Female	10	5	85	(.004)	14	50	37	(.004)
<i>Education</i>	(n = 2771)				(n = 1433)			
No H.S. diploma	10	10	80		13	55	32	
High school diploma	8	6	85		12	57	31	
Some college	10	8	82	P ² = 8.75	14	58	28	P ² = 7.85
Bachelors or grad degree	8	6	86	(.188)	9	55	36	(.249)
<i>Marital Status</i>	(n = 2779)				(n = 1438)			
Married	9	7	85		12	61	28	
Never married	14	9	78		16	47	38	
Divorced/separated	12	9	79	P ² = 23.25	16	41	43	P ² = 30.62
Widowed	4	6	90	(.001)	9	55	36	(.000)
<i>Occupation</i>	(n = 1874)				(n = 995)			
Sales	11	9	79		15	56	29	
Manual laborer	14	9	78		17	60	23	
Prof./technical/admin	8	6	86		11	58	31	
Service	11	10	79		15	56	29	
Farming/ranching	9	4	87		9	60	31	
Skilled laborer	13	9	79	P ² = 19.83	15	59	26	P ² = 12.33
Admin. support	8	6	86	(.136)	17	44	39	(.580)

Appendix Table 3 Continued.

	<i>Cost of medical services</i>				<i>Cost of mental health services</i>			
	<i>Dissatisfied</i>	<i>No opinion</i>	<i>Satisfied</i>	<i>Significance</i>	<i>Dissatisfied</i>	<i>No opinion</i>	<i>Satisfied</i>	<i>Significance</i>
<i>Percentages</i>								
<u>Community Size</u>	(n = 2692)				(n = 1442)			
Less than 500	68	12	20		37	52	11	
500 - 999	67	13	20		35	53	13	
1,000 - 4,999	67	12	21		37	49	14	
5,000 - 9,999	73	12	15	P ² = 7.27	39	52	9	P ² = 6.15
10,000 and up	68	11	21	(.508)	35	50	15	(.630)
<u>Region</u>	(n = 2732)				(n = 1465)			
Panhandle	71	13	16		37	54	9	
North Central	69	11	20		37	51	12	
South Central	69	12	19		40	47	13	
Northeast	68	11	21	P ² = 10.72	35	51	14	P ² = 10.15
Southeast	64	11	25	(.218)	31	54	16	(.255)
<u>Individual Attributes:</u>								
<i>Income Level</i>	(n = 2534)				(n = 1374)			
Under \$20,000	64	15	21		40	44	16	
\$20,000 - \$39,999	71	10	20		39	47	14	
\$40,000 - \$59,999	73	10	17	P ² = 16.76	33	55	12	P ² = 14.23
\$60,000 and over	68	11	21	(.010)	33	56	11	(.027)
<i>Age</i>	(n = 2748)				(n = 1470)			
19 - 29	70	14	17		41	48	11	
30 - 39	73	11	17		40	50	10	
40 - 49	75	9	16		38	49	13	
50 - 64	74	10	16	P ² = 91.08	40	50	10	P ² = 27.57
65 and older	56	15	29	(.000)	28	54	19	(.001)
<i>Gender</i>	(n = 2715)				(n = 1455)			
Male	70	11	19	P ² = 9.22	37	51	12	P ² = 3.02
Female	65	14	22	(.010)	36	49	16	(.221)
<i>Education</i>	(n = 2711)				(n = 1451)			
No H.S. diploma	61	20	19		44	41	15	
High school diploma	69	12	19		35	51	13	
Some college	71	10	19	P ² = 21.58	38	51	11	P ² = 8.20
Bachelors or grad degree	66	11	24	(.001)	33	51	16	(.224)
<i>Marital Status</i>	(n = 2718)				(n = 1455)			
Married	71	10	19		36	53	11	
Never married	60	17	23		38	46	16	
Divorced/separated	71	13	16	P ² = 46.93	46	39	15	P ² = 31.51
Widowed	55	16	29	(.000)	28	47	25	(.000)
<i>Occupation</i>	(n = 1870)				(n = 994)			
Sales	77	10	14		42	51	7	
Manual laborer	79	8	14		46	45	8	
Prof./technical/admin	67	10	23		29	55	16	
Service	73	13	14		41	50	9	
Farming/ranching	77	7	16		40	49	11	
Skilled laborer	76	9	15	P ² = 34.65	38	49	13	P ² = 23.73
Admin. support	65	13	23	(.002)	30	59	11	(.049)

Appendix Table 3 Continued.

	<i>Distance from medical services</i>				<i>Distance from mental health services</i>			
	<i>Dissatisfied</i>	<i>No opinion</i>	<i>Satisfied</i>	<i>Significance</i>	<i>Dissatisfied</i>	<i>No opinion</i>	<i>Satisfied</i>	<i>Significance</i>
	<i>Percentages</i>							
<u>Community Size</u>	(n = 2636)				(n = 1504)			
Less than 500	23	19	58	P ² = 115.34 (.000)	23	44	32	P ² = 74.43 (.000)
500 - 999	20	18	62		20	47	32	
1,000 - 4,999	13	15	72		19	50	32	
5,000 - 9,999	12	19	69		21	49	30	
10,000 and up	6	13	81		8	40	51	
<u>Region</u>	(n = 2675)				(n = 1530)			
Panhandle	17	19	64	P ² = 51.44 (.000)	15	47	38	P ² = 24.74 (.002)
North Central	20	18	62		23	49	29	
South Central	12	14	75		16	40	44	
Northeast	10	13	77		14	47	40	
Southeast	10	18	72		14	48	38	
<u>Individual Attributes:</u>								
<i>Income Level</i>	(n = 2482)				(n = 1435)			
Under \$20,000	16	18	66	P ² = 18.00 (.006)	19	38	42	P ² = 13.19 (.040)
\$20,000 - \$39,999	15	14	71		16	42	42	
\$40,000 - \$59,999	11	17	72		17	49	34	
\$60,000 and over	11	13	76		14	48	38	
<i>Age</i>	(n = 2688)				(n = 1534)			
19 - 29	12	20	68	P ² = 10.84 (.211)	13	55	32	P ² = 17.32 (.027)
30 - 39	12	15	73		20	46	35	
40 - 49	14	16	70		18	43	39	
50 - 64	15	15	70		18	46	36	
65 and older	11	15	74		12	43	45	
<i>Gender</i>	(n = 2658)				(n = 1517)			
Male	13	16	72	P ² = 1.04 (.595)	15	46	38	P ² = 3.36 (.186)
Female	14	15	71		18	42	40	
<i>Education</i>	(n = 2654)				(n = 1515)			
No H.S. diploma	16	25	59	P ² = 24.26 (.000)	16	44	39	P ² = 9.81 (.133)
High school diploma	13	16	71		16	46	38	
Some college	12	16	72		16	49	35	
Bachelors or grad degree	13	11	76		16	39	45	
<i>Marital Status</i>	(n = 2660)				(n = 1517)			
Married	14	15	72	P ² = 6.35 (.385)	17	46	37	P ² = 6.50 (.370)
Never married	15	18	68		15	47	38	
Divorced/separated	12	16	72		19	38	43	
Widowed	9	18	73		14	42	44	
<i>Occupation</i>	(n = 1836)				(n = 1052)			
Sales	14	13	74	P ² = 38.75 (.000)	21	44	34	P ² = 28.47 (.012)
Manual laborer	9	22	69		12	47	42	
Prof./technical/admin	11	11	78		15	46	39	
Service	15	18	67		29	44	27	
Farming/ranching	19	20	61		21	49	30	
Skilled laborer	12	15	73		13	50	36	
Admin. support	19	14	67		10	42	48	

Appendix Table 3 Continued.

	Level of technology available at medical office				Condition of medical facilities			
	No		Significance	No		Significance		
	Dissatisfied	opinion		Satisfied	Dissatisfied		opinion	Satisfied
Percentages								
Community Size	(n = 2692)				(n = 2697)			
Less than 500	11	15	74	P ² = 27.42 (.001)	4	8	88	P ² = 24.15 (.002)
500 - 999	14	14	72		8	9	83	
1,000 - 4,999	11	17	72		7	9	84	
5,000 - 9,999	15	21	64		9	14	77	
10,000 and up	8	15	77		5	10	85	
Region	(n = 2734)				(n = 2736)			
Panhandle	19	17	64	P ² = 49.40 (.000)	11	14	75	P ² = 33.89 (.000)
North Central	16	14	70		8	8	84	
South Central	9	15	76		5	10	85	
Northeast	7	17	76		4	8	87	
Southeast	10	16	74		5	11	84	
Individual Attributes:								
<i>Income Level</i>	(n = 2538)				(n = 2543)			
Under \$20,000	13	17	69	P ² = 10.74 (.097)	8	12	81	P ² = 12.50 (.052)
\$20,000 - \$39,999	11	16	73		5	10	85	
\$40,000 - \$59,999	10	15	75		6	10	84	
\$60,000 and over	10	13	77		6	7	87	
<i>Age</i>	(n = 2747)				(n = 2751)			
19 - 29	16	18	66	P ² = 33.04 (.000)	6	11	84	P ² = 19.03 (.015)
30 - 39	12	18	70		9	11	80	
40 - 49	12	17	71		7	10	83	
50 - 64	13	15	72		6	11	83	
65 and older	6	14	80		4	8	88	
<i>Gender</i>	(n = 2715)				(n = 2719)			
Male	11	16	73	P ² = 0.81 (.666)	6	10	84	P ² = 0.56 (.755)
Female	12	16	73		6	10	85	
<i>Education</i>	(n = 2709)				(n = 2714)			
No H.S. diploma	12	23	65	P ² = 14.71 (.023)	6	16	78	P ² = 13.41 (.037)
High school diploma	11	16	73		5	10	84	
Some college	12	16	72		6	10	84	
Bachelors or grad degree	10	13	77		6	7	87	
<i>Marital Status</i>	(n = 2716)				(n = 2721)			
Married	11	15	75	P ² = 17.74 (.007)	6	9	85	P ² = 10.67 (.099)
Never married	15	19	66		6	12	82	
Divorced/separated	14	18	69		6	14	79	
Widowed	7	18	76		5	9	86	
<i>Occupation</i>	(n = 1866)				(n = 1865)			
Sales	13	13	74	P ² = 21.24 (.096)	9	10	82	P ² = 11.34 (.659)
Manual laborer	11	22	67		5	12	83	
Prof./technical/admin	11	14	75		7	10	83	
Service	14	21	65		7	9	84	
Farming/ranching	12	11	77		5	8	87	
Skilled laborer	12	14	74		6	11	83	
Admin. support	13	16	72		5	7	88	

Appendix Table 3 Continued.

	<i>Cost of health insurance</i>				<i>Coverage of health insurance</i>			
	<i>Dissatisfied</i>	<i>No opinion</i>	<i>Satisfied</i>	<i>Significance</i>	<i>Dissatisfied</i>	<i>No opinion</i>	<i>Satisfied</i>	<i>Significance</i>
<i>Percentages</i>								
<u>Community Size</u>	(n = 2701)				(n = 2678)			
Less than 500	81	6	13		55	8	37	
500 - 999	83	6	11		57	12	31	
1,000 - 4,999	82	6	12		58	10	32	
5,000 - 9,999	81	5	15	P ² = 13.36	57	7	36	P ² = 12.57
10,000 and up	76	8	16	(.100)	54	10	37	(.127)
<u>Region</u>	(n = 2741)				(n = 2718)			
Panhandle	79	8	12		59	12	30	
North Central	81	5	14		59	6	36	
South Central	80	7	14		54	11	36	
Northeast	80	6	14	P ² = 6.14	58	10	33	P ² = 17.18
Southeast	78	6	16	(.631)	54	9	38	(.028)
<u>Individual Attributes:</u>								
<i>Income Level</i>	(n = 2536)				(n = 2518)			
Under \$20,000	77	9	14		55	13	33	
\$20,000 - \$39,999	80	5	15		57	9	34	
\$40,000 - \$59,999	83	6	12	P ² = 17.41	59	8	33	P ² = 13.11
\$60,000 and over	81	5	14	(.008)	54	8	38	(.041)
<i>Age</i>	(n = 2757)				(n = 2733)			
19 - 29	71	12	17		59	15	26	
30 - 39	83	6	11		64	8	28	
40 - 49	86	5	9		67	9	25	
50 - 64	88	4	8	P ² = 134.47	63	8	29	P ² = 186.18
65 and older	68	9	23	(.000)	38	11	52	(.000)
<i>Gender</i>	(n = 2724)				(n = 2699)			
Male	82	6	13	P ² = 10.54	57	9	34	P ² = 5.96
Female	76	8	16	(.005)	52	10	37	(.051)
<i>Education</i>	(n = 2719)				(n = 2695)			
No H.S. diploma	72	12	16		51	11	38	
High school diploma	80	6	14		54	10	37	
Some college	81	6	13	P ² = 13.45	59	11	30	P ² = 20.02
Bachelors or grad degree	81	5	14	(.036)	55	7	38	(.003)
<i>Marital Status</i>	(n = 2726)				(n = 2702)			
Married	83	5	13		58	8	34	
Never married	70	13	17		53	17	30	
Divorced/separated	81	7	12	P ² = 52.79	62	11	27	P ² = 64.11
Widowed	69	9	21	(.000)	40	11	49	(.000)
<i>Occupation</i>	(n = 1863)				(n = 1856)			
Sales	84	5	11		65	8	27	
Manual laborer	81	7	12		59	10	32	
Prof./technical/admin	85	4	11		58	9	33	
Service	83	10	7		66	11	23	
Farming/ranching	88	2	10		60	7	33	
Skilled laborer	83	5	13	P ² = 30.89	65	8	27	P ² = 25.40
Admin. support	81	3	17	(.006)	54	3	44	(.031)

Appendix Table 4. Health Insurance Coverage by Community Size, Region and Individual Attributes.

<i>Do you currently have health insurance? If so, how did you obtain this insurance?</i>					
	<i>Do not have insurance</i>	<i>Purchased on own</i>	<i>Through job benefits</i>	<i>Through government program</i>	<i>Purchased supplemental insurance on own</i>
<i>Percent circling each item</i>					
<u>Community Size</u>	(n = 2819)	(n = 2821)	(n = 2821)	(n = 2821)	(n = 2821)
Less than 500	6	26	44	34	30
500 - 999	8	23	47	30	23
1,000 - 4,999	7	23	53	29	24
5,000 - 9,999	7	19	53	32	24
10,000 and up	6	17	62	27	22
<i>Chi-square (sig.)</i>	P ² = 2.4 (.67)	P ² = 19.8 (.00)	P ² = 51.4 (.00)	P ² = 7.72 (.102)	P ² = 11.4 (.02)
<u>Region</u>	(n = 2866)	(n = 2868)	(n = 2868)	(n = 2868)	(n = 2868)
Panhandle	8	18	52	32	28
North Central	10	24	48	32	27
South Central	6	20	56	29	25
Northeast	6	20	55	29	21
Southeast	6	20	56	30	24
<i>Chi-square (sig.)</i>	P ² = 8.9 (.06)	P ² = 5.1 (.28)	P ² = 10.4 (.035)	P ² = 3.0 (.553)	P ² = 9.05 (.060)
<u>Individual Attribute</u>					
<i>Income Level</i>	(n = 2644)	(n = 2646)	(n = 2646)	(n = 2646)	(n = 2646)
Under \$20,000	15	27	18	54	40
\$20,000 - \$39,999	7	22	53	31	26
\$40,000 - \$59,999	2	15	73	18	15
\$60,000 and over	1	13	83	7	9
<i>Chi-square (sig.)</i>	P ² = 134.7 (.00)	P ² = 45.9 (.00)	P ² = 613.8 (.00)	P ² = 370.8 (.000)	P ² = 186.2 (.000)
<i>Age</i>	(n = 2882)	(n = 2884)	(n = 2884)	(n = 2884)	(n = 2884)
19 - 29	18	10	59	10	4
30 - 39	7	14	76	7	5
40 - 49	8	18	71	4	6
50 - 64	8	20	67	7	7
65 and older	2	28	21	80	64
<i>Chi-square (sig.)</i>	P ² = 72.5 (.000)	P ² = 54.9 (.00)	P ² = 589.7 (.00)	P ² = 1614.0 (.000)	P ² = 1155.0 (.000)
<i>Gender</i>	(n = 2846)	(n = 2848)	(n = 2848)	(n = 2848)	(n = 2848)
Male	6	20	58	26	21
Female	8	22	46	37	30
<i>Chi-square (sig.)</i>	P ² = 3.98 (.052)	P ² = 2.12 (.15)	P ² = 37.8 (.000)	P ² = 30.58 (.000)	P ² = 25.94 (.000)
<i>Marital Status</i>	(n = 2849)	(n = 2851)	(n = 2851)	(n = 2851)	(n = 2851)
Married	5	21	60	26	22
Never married	16	13	48	21	12
Divorced/separated	15	13	57	19	14
Widowed	3	32	23	68	57
<i>Chi-square (sig.)</i>	P ² = 85.2 (.000)	P ² = 47.7 (.00)	P ² = 159.6 (.00)	P ² = 281.8 (.000)	P ² = 238.2 (.000)
<i>Education</i>	(n = 2842)	(n = 2844)	(n = 2844)	(n = 2844)	(n = 2844)
No H.S. diploma	8	28	27	57	45
H.S. diploma	7	22	47	36	30
Some college	8	18	58	26	20
Bachelors/grad deg	4	21	67	18	16
<i>Chi-square (sig.)</i>	P ² = 13.6 (.004)	P ² = 12.3 (.01)	P ² = 126.5 (.00)	P ² = 145.0 (.000)	P ² = 101.1 (.000)

Appendix Table 4 Continued.

<i>Do you currently have health insurance? If so, how did you obtain this insurance?</i>					
	<i>Do not have insurance</i>	<i>Purchased on own</i>	<i>Through job benefits</i>	<i>Through government program</i>	<i>Purchased supplemental insurance on own</i>
<i>Occupation</i>	(n = 1910)	(n = 1910)	(n = 1910)	(n = 1910)	(n = 1910)
Sales	10	15	66	14	10
Manual laborer	10	8	74	16	11
Prof/tech/admin	3	11	81	8	10
Service	14	19	54	18	17
Farming/ranching	8	46	34	19	20
Skilled laborer	7	14	78	6	9
Admin. support	3	14	79	9	7
<i>Chi-square (sig.)</i>	P ² = 40.97 (.00)	P ² = 173 (.00)	P ² = 220.4 (.00)	P ² = 40.76 (.000)	P ² = 31.49 (.000)

Appendix Table 5. Medical Hardships Experienced by Community Size, Region and Individual Attributes.

	<i>Had great difficulty paying the cost of necessary medical care</i>				<i>Lost health insurance coverage</i>			
	<i>Yes</i>	<i>No</i>	<i>Don't Know</i>	<i>Significance</i>	<i>Yes</i>	<i>No</i>	<i>Don't Know</i>	<i>Significance</i>
<i>Percentages</i>								
<u>Community Size</u>	(n = 2723)				(n = 2669)			
Less than 500	27	71	2		10	89	1	
500 - 999	34	65	1		6	92	2	
1,000 - 4,999	25	74	1		10	89	1	
5,000 - 9,999	31	68	1	P ² = 13.07	11	88	1	P ² = 7.70
10,000 and up	28	70	2	(.109)	12	88	1	(.463)
<u>Region</u>	(n = 2762)				(n = 2708)			
Panhandle	32	68	1		10	89	1	
North Central	35	65	1		14	86	1	
South Central	27	71	2		11	88	1	
Northeast	27	72	1	P ² = 21.65	10	89	1	P ² = 6.20
Southeast	26	73	1	(.006)	10	89	1	(.625)
<u>Individual Attributes:</u>								
<i>Income Level</i>	(n = 2564)				(n = 2513)			
Under \$20,000	40	59	2		15	83	2	
\$20,000 - \$39,999	35	64	1		11	88	1	
\$40,000 - \$59,999	26	74	1	P ² = 128.09	11	89	0*	P ² = 48.91
\$60,000 and over	12	87	1	(.000)	6	95	0	(.000)
<i>Age</i>	(n = 2778)				(n = 2724)			
19 - 29	38	60	2		18	80	2	
30 - 39	34	64	2		11	88	1	
40 - 49	35	64	0*		14	86	1	
50 - 64	32	67	1	P ² = 106.97	13	86	1	P ² = 73.87
65 and older	16	82	2	(.000)	4	95	2	(.000)
<i>Gender</i>	(n = 2747)				(n = 2691)			
Male	26	72	1	P ² = 11.10	10	89	1	P ² = 5.85
Female	33	66	1	(.004)	12	87	2	(.054)
<i>Education</i>	(n = 2743)				(n = 2687)			
No H.S. diploma	34	64	3		11	86	3	
High school diploma	31	68	2		10	89	1	
Some college	31	68	1	P ² = 41.70	13	86	1	P ² = 27.89
Bachelors or grad degree	20	80	1	(.000)	8	92	1	(.000)
<i>Marital Status</i>	(n = 2749)				(n = 2697)			
Married	27	72	1		10	90	0*	
Never married	33	64	3		16	80	3	
Divorced/separated	43	55	2	P ² = 50.68	19	80	2	P ² = 77.45
Widowed	22	77	2	(.000)	4	93	3	(.000)
<i>Occupation</i>	(n = 1901)				(n = 1881)			
Sales	35	63	2		14	85	1	
Manual laborer	39	59	2		17	82	2	
Prof./technical/admin	22	78	0*		9	90	1	
Service	37	61	2		12	87	1	
Farming/ranching	26	71	3		7	93	0	
Skilled laborer	33	67	0*	P ² = 54.70	11	89	1	P ² = 26.45
Admin. support	31	69	0	(.000)	11	89	0	(.023)

Appendix Table 5 Continued.

	<i>Been refused coverage by insurance company</i>				<i>Stayed at or taken job just to keep or get health insurance</i>			
	<i>Yes</i>	<i>No</i>	<i>Don't Know</i>	<i>Significance</i>	<i>Yes</i>	<i>No</i>	<i>Don't Know</i>	<i>Significance</i>
<i>Percentages</i>								
<u>Community Size</u>	(n = 2679)				(n = 2641)			
Less than 500	9	89	3		19	79	2	
500 - 999	11	86	3		20	79	1	
1,000 - 4,999	8	90	2		19	79	3	
5,000 - 9,999	9	89	2	P ² = 7.97	21	79	1	P ² = 6.01
10,000 and up	8	91	1	(.436)	21	78	2	(.646)
<u>Region</u>	(n = 2716)				(n = 2681)			
Panhandle	7	91	2		20	80	0	
North Central	11	87	1		18	80	2	
South Central	7	91	2		20	79	2	
Northeast	10	88	2	P ² = 10.89	19	79	2	P ² = 9.66
Southeast	8	90	3	(.208)	21	76	3	(.290)
<u>Individual Attributes:</u>								
<i>Income Level</i>	(n = 2523)				(n = 2495)			
Under \$20,000	12	84	5		15	82	3	
\$20,000 - \$39,999	8	89	2		24	74	2	
\$40,000 - \$59,999	9	91	1	P ² = 56.77	24	75	1	P ² = 47.57
\$60,000 and over	5	95	0*	(.000)	16	84	0	(.000)
<i>Age</i>	(n = 2732)				(n = 2696)			
19 - 29	4	93	3		23	76	1	
30 - 39	11	87	2		28	70	2	
40 - 49	9	90	1		25	74	1	
50 - 64	12	87	2	P ² = 26.34	24	74	2	P ² = 123.85
65 and older	6	92	2	(.001)	7	90	3	(.000)
<i>Gender</i>	(n = 2701)				(n = 2663)			
Male	8	90	2	P ² = 1.90	19	79	2	P ² = 4.65
Female	10	88	2	(.387)	22	76	2	(.098)
<i>Education</i>	(n = 2697)				(n = 2659)			
No H.S. diploma	11	82	7		16	79	5	
High school diploma	7	91	2		19	79	2	
Some college	10	88	2	P ² = 41.43	23	76	2	P ² = 22.07
Bachelors or grad degree	8	92	1	(.000)	18	81	1	(.001)
<i>Marital Status</i>	(n = 2704)				(n = 2668)			
Married	9	90	1		20	79	1	
Never married	6	88	6		21	74	5	
Divorced/separated	11	86	3	P ² = 36.48	23	75	2	P ² = 32.12
Widowed	7	90	3	(.000)	12	85	3	(.000)
<i>Occupation</i>	(n = 1891)				(n = 1890)			
Sales	8	92	1		25	74	1	
Manual laborer	13	83	4		37	60	3	
Prof./technical/admin	8	91	1		23	77	1	
Service	10	89	1		19	80	0*	
Farming/ranching	12	87	1		15	84	2	
Skilled laborer	7	92	1	P ² = 22.61	26	73	2	P ² = 44.95
Admin. support	7	92	1	(.067)	31	68	1	(.000)

Appendix Table 5 Continued.

	<i>Had great difficulty paying for prescription drugs</i>				<i>Had to use emergency room care because of lack of insurance</i>			
	<i>Yes</i>	<i>No</i>	<i>Don't Know</i>	<i>Significance</i>	<i>Yes</i>	<i>No</i>	<i>Don't Know</i>	<i>Significance</i>
<i>Percentages</i>								
<u>Community Size</u>		(n = 2713)				(n = 2665)		
Less than 500	27	71	2		2	96	2	
500 - 999	31	68	2		3	95	2	
1,000 - 4,999	27	72	2		3	95	1	
5,000 - 9,999	27	72	1	P ² = 5.73	4	96	0	P ² = 9.25
10,000 and up	28	72	1	(.678)	4	95	1	(.322)
<u>Region</u>		(n = 2754)				(n = 2706)		
Panhandle	30	69	1		6	94	0	
North Central	35	64	1		5	94	1	
South Central	27	72	1		3	96	1	
Northeast	25	74	2	P ² = 15.84	2	96	2	P ² = 20.30
Southeast	28	71	2	(.045)	4	94	2	(.009)
<u>Individual Attributes:</u>								
<i>Income Level</i>		(n = 2556)				(n = 2510)		
Under \$20,000	43	54	3		7	91	2	
\$20,000 - \$39,999	36	64	1		4	94	2	
\$40,000 - \$59,999	21	78	1	P ² = 232.12	2	97	1	P ² = 48.58
\$60,000 and over	8	92	1	(.000)	1	99	0	(.000)
<i>Age</i>		(n = 2770)				(n = 2721)		
19 - 29	27	69	3		6	93	1	
30 - 39	24	74	2		4	94	2	
40 - 49	25	74	1		4	95	1	
50 - 64	26	73	1	P ² = 23.39	4	95	1	P ² = 16.14
65 and older	33	66	1	(.003)	2	97	2	(.040)
<i>Gender</i>		(n = 2736)				(n = 2687)		
Male	24	75	1	P ² = 47.74	3	96	1	P ² = 2.72
Female	36	62	2	(.000)	4	94	1	(.257)
<i>Education</i>		(n = 2732)				(n = 2683)		
No H.S. diploma	40	55	5		7	90	4	
High school diploma	31	67	1		4	95	1	
Some college	29	71	1	P ² = 75.23	4	95	1	P ² = 21.77
Bachelors or grad degree	18	81	1	(.000)	2	97	1	(.001)
<i>Marital Status</i>		(n = 2740)				(n = 2691)		
Married	25	74	1		3	96	1	
Never married	30	66	4		5	91	4	
Divorced/separated	38	60	2	P ² = 49.31	7	91	2	P ² = 34.78
Widowed	34	64	2	(.000)	2	96	2	(.000)
<i>Occupation</i>		(n = 1898)				(n = 1885)		
Sales	29	70	1		5	95	1	
Manual laborer	28	66	6		5	93	2	
Prof./technical/admin	18	82	1		3	97	1	
Service	28	71	2		5	95	0*	
Farming/ranching	23	76	1		2	97	0*	
Skilled laborer	25	74	0*	P ² = 61.91	5	94	1	P ² = 15.86
Admin. support	29	70	1	(.000)	3	96	1	(.322)

Appendix Table 5 Continued.

	<i>Quit taking prescription drugs because of the cost</i>				<i>Reduced recommended dosage of prescriptions to save money</i>			
	<i>Yes</i>	<i>No</i>	<i>Don't Know</i>	<i>Significance</i>	<i>Yes</i>	<i>No</i>	<i>Don't Know</i>	<i>Significance</i>
<i>Percentages</i>								
<u>Community Size</u>	(n = 2695)				(n = 2678)			
Less than 500	14	85	1		17	82	1	
500 - 999	18	81	1		19	80	0*	
1,000 - 4,999	16	83	1		18	81	1	
5,000 - 9,999	20	79	0*	P ² = 11.09	23	76	1	P ² = 7.37
10,000 and up	15	84	1	(.197)	18	81	1	(.497)
<u>Region</u>	(n = 2735)				(n = 2719)			
Panhandle	20	79	1		23	76	1	
North Central	20	79	1		23	76	1	
South Central	15	84	1		17	82	1	
Northeast	13	86	2	P ² = 17.89	16	82	2	P ² = 14.83
Southeast	17	82	1	(.022)	19	80	1	(.063)
<u>Individual Attributes:</u>								
<i>Income Level</i>	(n = 2540)				(n = 2524)			
Under \$20,000	26	72	2		26	72	2	
\$20,000 - \$39,999	18	81	1		23	76	1	
\$40,000 - \$59,999	14	86	1	P ² = 92.47	17	82	1	P ² = 78.57
\$60,000 and over	7	93	0*	(.000)	8	92	0*	(.000)
<i>Age</i>	(n = 2751)				(n = 2733)			
19 - 29	21	79	1		11	89	1	
30 - 39	19	80	1		17	81	1	
40 - 49	18	81	1		20	79	2	
50 - 64	18	81	1	P ² = 22.11	22	77	1	P ² = 17.76
65 and older	12	88	1	(.005)	17	81	1	(.023)
<i>Gender</i>	(n = 2717)				(n = 2700)			
Male	14	86	1	P ² = 32.13	16	83	1	P ² = 28.88
Female	22	77	1	(.000)	25	75	1	(.000)
<i>Education</i>	(n = 2713)				(n = 2696)			
No H.S. diploma	21	72	6		27	68	5	
High school diploma	18	82	1		20	79	1	
Some college	18	81	0*	P ² = 82.86	20	79	1	P ² = 58.66
Bachelors or grad degree	10	89	1	(.000)	13	87	1	(.000)
<i>Marital Status</i>	(n = 2721)				(n = 2704)			
Married	14	85	1		17	82	1	
Never married	21	75	3		18	79	3	
Divorced/separated	29	68	3	P ² = 70.67	30	68	2	P ² = 42.00
Widowed	14	85	1	(.000)	18	81	1	(.000)
<i>Occupation</i>	(n = 1892)				(n = 1889)			
Sales	19	81	1		21	79	1	
Manual laborer	24	73	3		23	72	6	
Prof./technical/admin	11	88	1		16	84	0*	
Service	17	82	1		17	83	0*	
Farming/ranching	13	86	0*		15	85	0*	
Skilled laborer	18	81	1	P ² = 40.00	20	79	1	P ² = 58.52
Admin. support	21	78	1	(.000)	26	73	1	(.000)

Appendix Table 5 Continued.

	<i>Not seen a doctor when needed because of the cost</i>				<i>Been refused medical treatment because of lack of ability to pay</i>			
	<i>Yes</i>	<i>No</i>	<i>Don't Know</i>	<i>Significance</i>	<i>Yes</i>	<i>No</i>	<i>Don't Know</i>	<i>Significance</i>
<i>Percentages</i>								
<u>Community Size</u>	(n = 2708)				(n = 2672)			
Less than 500	31	68	1		1	98	1	
500 - 999	32	68	0*		2	97	1	
1,000 - 4,999	26	73	1		2	97	1	
5,000 - 9,999	32	69	0	P ² = 14.31	2	97	1	P ² = 7.31
10,000 and up	27	72	1	(.074)	3	96	1	(.503)
<u>Region</u>	(n = 2748)				(n = 2713)			
Panhandle	32	66	2		4	95	1	
North Central	32	68	0*		2	97	1	
South Central	28	71	1		3	97	1	
Northeast	27	72	2	P ² = 13.20	2	96	2	P ² = 10.53
Southeast	26	74	1	(.105)	2	97	2	(.230)
<u>Individual Attributes:</u>								
<i>Income Level</i>	(n = 2551)				(n = 2520)			
Under \$20,000	34	64	2		5	92	3	
\$20,000 - \$39,999	35	64	1		2	97	1	
\$40,000 - \$59,999	28	72	1	P ² = 66.03	2	98	1	P ² = 50.64
\$60,000 and over	17	83	1	(.000)	0*	99	0*	(.000)
<i>Age</i>	(n = 2764)				(n = 2729)			
19 - 29	44	54	1		4	94	2	
30 - 39	40	59	1		4	95	1	
40 - 49	38	61	1		3	96	1	
50 - 64	33	67	1	P ² = 225.61	2	97	1	P ² = 11.04
65 and older	10	89	2	(.000)	1	98	1	(.200)
<i>Gender</i>	(n = 2731)				(n = 2695)			
Male	26	73	1	P ² = 12.84	2	97	1	P ² = 6.35
Female	33	66	1	(.002)	3	95	2	(.042)
<i>Education</i>	(n = 2727)				(n = 2691)			
No H.S. diploma	29	68	4		3	92	5	
High school diploma	28	71	1		3	97	1	
Some college	33	67	0*	P ² = 39.59	3	96	1	P ² = 34.82
Bachelors or grad degree	22	77	1	(.000)	1	98	1	(.000)
<i>Marital Status</i>	(n = 2735)				(n = 2699)			
Married	28	72	1		2	98	1	
Never married	34	63	3		4	92	3	
Divorced/separated	45	54	1	P ² = 84.49	7	91	3	P ² = 53.56
Widowed	14	85	2	(.000)	1	98	1	(.000)
<i>Occupation</i>	(n = 1905)				(n = 1884)			
Sales	34	66	1		3	97	1	
Manual laborer	44	54	2		3	94	3	
Prof./technical/admin	25	74	1		1	98	1	
Service	39	61	0*		3	96	0*	
Farming/ranching	33	66	1		2	98	0*	
Skilled laborer	36	64	1	P ² = 38.14	2	97	1	P ² = 24.75
Admin. support	37	62	1	(.000)	1	99	0	(.037)

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